

Medical Flexible Spending Accounts (FSA)

ENROLL IN THE BENEFIT THAT SAVES YOU MONEY!

Easy to Use, Easy to Save



What is a Medical FSA?

With a Medical FSA (Flexible Spending Account), you elect to have your annual contribution deducted from your paycheck over 26 pay periods. The amount you elect will be taken as a pre-tax deduction. So you have an immediate savings! Your FSA dollars can be used during the plan year to pay for qualifying out-of-pocket medical, prescriptions, dental, & vision expenses.

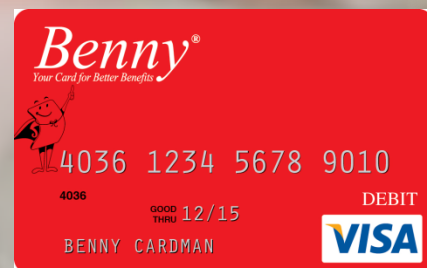
Using your Monroe County FSA is as EASY as 1, 2, 3.

1. **ESTIMATE** how much you plan to spend on out-of-pocket medical, prescriptions, dental, & vision expenses for the year. Contribute up to \$2550 of your pre-tax pay to your FSA. Go to <https://fsastore.com/services/FSACalculator.aspx> to use a FSA calculator.
2. **PAY** for eligible medical, prescription, or vision care expenses using the Benny™ card which works just like a debit card.
3. **MANAGE** your FSA activities at www.mybenny.com or www.heginc.com

Ready to Save? Enroll now for your Monroe County FSA during Open Enrollment

Additional Facts:

- The Benny™ cannot be used to pay for out-of-pocket dental expenses, including orthodontia. For those enrolled in the County's dental plan, your out-of-pocket expenses are automatically deducted from your FSA balance. Reimbursement will be via direct deposit into your designated checking or savings account. Remember to pay the dentist any remaining balance.
- Save all your receipts. The IRS requires that every FSA transaction be substantiated. You may be asked to submit receipts to verify that your expenses comply with IRS guidelines.
- If you want to participate in FSA for 2016 you must complete a new enrollment form. Also you must have completed a full 12 months of service in order to be eligible.



If you have any questions, e-mail hrrbenefits@monroecounty.gov or telephone 585- 753-1742.

Visit www.heginc.com for information on FSA plans and details on eligible over-the-counter items.